

## CLAIMS

What is claimed is:

- 5 1. A limited liability banking structure (10), comprising:
  - a) a holding company (12), organized as a limited liability company;
  - b) at least one chartered bank (14), organized as a limited liability company and  
wholly owned and managed by the holding company; and
  - c) at least one franchise bank (16), organized as a limited liability company and  
10 wholly owned and managed by the holding company (12) in distinct locales.
2. The limited liability banking structure of claim 1, wherein the holding company is  
comprised of:
  - 15 a) at least one management member (18), maintaining ownership in the holding  
company (12) and performing management duties for the holding company  
(12);
  - b) at least one founding member (20), maintaining ownership in the holding  
company (12) and contributing initial concept and capital to the holding  
company (12); and
  - 20 c) at least one investment member (22), maintaining ownership in the holding  
company (12) and contributing capital to the holding company (12).

3. The limited liability banking structure of claim 1, wherein the holding company (12) provides a plurality of general services (24) to support the holding company (12), chartered bank (14), and franchise bank (16).

5

4. The limited liability banking structure of claim 1, wherein the franchise bank (16) further comprises at least one franchise founding member (30), who is designated to contribute capital to the franchise bank (16), to elect board members to the franchise bank (16), and to vote to distribute profits from the franchise bank (16).

10

5. The limited liability banking structure of claim 1, wherein the franchise bank (16) further comprises and services at least one business member (32), who is designated to make business deposits, and to receive yearly distributions of profits.

15

6. The limited liability banking structure of claim 1, wherein the franchise bank (16) further comprises at least one individual member (34), who is designated to make individual deposits, and to receive yearly distributions of profits.

7. A method of banking utilizing a limited liability banking structure, comprising the steps of:

- a) organizing a holding company (12), designated as a limited liability company;
- b) organizing at least one chartered bank (14), which is organized as a limited liability  
5 company and is wholly owned and managed by the holding company (12);
- c) organizing at least one franchise bank (16), which is organized as a limited liability  
company and is wholly owned and managed by the holding company (12);
- d) designating at least one management member (18), who contributes capital, makes  
deposits, and engages in management of the holding company (12) and franchise bank  
10 (16);
- e) designating at least one founding member (20), who contributes conception and  
capital to the holding company (12); and
- f) designating at least one investment member (22), who contributes capital and makes  
deposits to the holding company (12).

15  
8. The method of claim 7, wherein the holding company (12) provides a plurality of general services (24) to support the holding company (12) and franchise bank (16).

9. The method of claim 7, wherein the franchise bank (16) further comprises at least one franchise founding member (30), who is designated to contribute capital to the holding company (12), to elect board members to the franchise bank (16), and to vote to distribute profits from the franchise bank (16).

5

10. The method of claim 7, wherein the franchise bank (16) is designed to accept and service at least one business member (32), who is designated to make business deposits, and to receive yearly distributions of profits.

10 11. The method of claim 7, wherein the franchise bank (16) is designed to accept and service at least one individual member (34), who is designated to make individual deposits, and to receive yearly distributions of profits.